ROUNDING For Guarantee, Liability and Premium Calculations

- Note 1: Round to nearest whole pound or nearest tenth for other units of measure.
- Note 2: Round to nearest tenth for barrels or tons and nearest whole number for other units of measure.
- Note 3: Round to nearest hundredth for Quota Tobacco and nearest tenth for all other crops.
- Note 4: Round to nearest whole pound or bushel.
- Note 5: Round to nearest tenth.
- Note 6: Round to nearest whole number.
- Note 7: Round to nearest whole dollar.
- Note 8: Round to nearest thousandth.
- Note 9: Round to nearest dollar and cents.
- Note 10: Round to 8 decimal places.
- Note 11: Round to hundredth.

Subsidy/Factor Calculation

PRIOR TO 6/30/00 FILING:

Subsidy Factor

If Coverage Flag equals 'C' or 'L', Then
** Limited Subsidy Applies **
Subsidy Price Election Percent = 0.55
If Coverage Flag equals 'A', Then
** Maximum Subsidy Applies **
Subsidy Price Election Percent = 0.75

Subsidy Factor = 0.50 * Subsidy Price Election Percent * Cat Rate Differential

(Note 8) Coverage Level Percent * Price Election Percent * Coverage Level Rate Differential

If CE Option is elected, then:

Subsidy Factor = 0.50 * Subsidy Price Election Percent * Cat Rate Differential
(Note 8) CEO Coverage Level Percent * MPCI Coverage Rate Differential

Field Name	Field Number	Picture	Rounding	Description
Subsidy Factor	Internal	9(01)V9(03)	Nearest Thousandth	This is the percentage of the premium which is subsidized.
Coverage Level Percent	31	9(01)V9(04)	None	This is the coverage level percent reported by the company.
Price Election Percent	Internal	9(03)	Nearest whole percent	This is the (Price Election / Market Price) * 100.
Cat Rate Differential	Internal	9(01)V9(03)	None	This is the Rate differential for 50% coverage from ADM2.
Coverage Level Rate Differential	Internal	9(01)V9(03)	None for coverage levels that exist in the ADM.	This is the Rate differential for the elected coverage level from ADM2.

6/30/00 and Subsequent Filing (exception GRP & GRIP):

Subsidy Factor = Subsidy factor for coverage level selected from Subsidy Table.

Coverage Level	.5000	.5500	.6000	.6500	.7000	.7500	.8000	.8500
Subsidy Factor	.670	.640	.640	.590	.590	.550	.480	.380

GRP & GRIP:

Not Announced

Type 11 - APH Guarantee/Liability/Premium Calculations Edit Description

APH Crops Insurance Plan Code 90

Almonds (0028)	Avocados - FL (0019)	Barley (0091)	
Canola (0015)	Crambe (0068)	Corn (0041)	Cotton (0021)
ELS Cotton (0022)	Cranberries (0058)	Dry Beans (0047)	Dry Peas (0067)
Flax (0031)	Forage Prod (0033)	Grain Sorghum (0051)	Mint (0074)
Millet (0017)	Mustard (0069)	Oats (0016)	Popcorn (0043)
Potatoes (0084)	Rice (0018)	Rye (0094)	Safflowers (0049)
Soybeans (0081)	Sugarcane (0038)	Sugar Beets (0039)	Sweet Corn (C&F) (0042)
Sweet Potatoes (0085)	Sunflowers (0078)	Tomatoes (0087)	Wheat (0011)

^{***}See Informational Memorandum R&D 99-036 for applicable states, plans of insurance & crop year for Coverage Enhancement Option (CEO).

GUARANTEE PER ACRE

Guarantee Per Acre = (Yield * Coverage Level or CEO Coverage Level , if elected)

(Field 32) (Field 28) (Field 31) or (Field 72)

(Note 1) (Note 2)

If Late or Prevented Planting applies, then

Guarantee Per Acre = (Yield * Coverage Level or CEO Coverage Level , if elected) * Guarantee Reduction Factor

(Field 32) (Field 28) (Field 31) Or (Field 72) (Field 33)

(Note 1) (Note 2)

TOTAL GUARANTEE

Total Guarantee = Guarantee Per Acre * Reported Acres (Field 35) (Field 32) (Field 34)

(Note 2) (Note 1) (Note 3)

LIABILITY

Liability = Total Guarantee * Price Election Amount * Insured Share

(Field 39) (Field 35) (Field 36) (Field 38)

(Note 7) (Note 2)

PREMIUM LIABILITY

Premium Guarantee Per Acre = Yield * Coverage Level or CEO Coverage Level (if elected)

(Field 28) (Field 31) (Field 72)

(Note 1) (Note 2)

Premium Guarantee = Premium Guarantee Per Acre * Reported Acres

(Field 34)

(Note 2) (Note 1) (Note 3)

Premium Liability = Premium Guarantee * Price Election Amount * Insured Share

(Field 36) (Field 38)

(Note 7) (Note 2)

CONTINUOUS RATE CALCULATION

Current Year's Yield Ratio = Yield/Current Year Reference Yield

(Field 28)

(Note 11) (Note 2)

Current Year's Continuous Rating Base Rate = (Current Year Yield Ratio ** Current Year Exponent) *

(Note 10) (Note 11)

Current Year Reference Rate + Current Year Fixed Rate Load

Yield Span Base Rate = Yield Span Base Rate * 1.20

(Note 10)

Prior Year's Yield Ratio = Yield / Prior Year Reference Yield

(Field 28)

(Note 11) (Note 2)

Prior Year's Continuous Rating Base Rate = (((Prior Year Yield Ratio ** Prior Year Exponent) *

(Note 10) (Note 11)

Prior Year Reference Rate + Prior Year Fixed Rate Load) * 1.20

Preliminary Base Rate = lower of Current Year's Continuous Rating Base Rate,

(Field 43) (Note 10) (Note 10)

Yield Span Base Rate, OR Prior Year's Continuous Rating Base Rate

(Note 10) (Note 10)

Adjusted Base Rate=

(Note 10)

Greater of: (Preliminary Base Rate + Additional Coverage Rate) * Multiplicative Factor **OR** Designated Rate (Field 43) (Note 10)

Type 11 - APH Guarantee/Liability/Premium Calculations Edit Description

Base Premium Rate = Adjusted Base Rate * Coverage Level Rate Differential (Field 42)

(Note 10) (Note 10)

PREMIUM CALCULATION

Total Premium = Premium Liability * Base Premium Rate * Unit Factor(s) * (Field 55) (Field 42)

(Note 7) (Note 7) (Note 10)

Optional Coverage Factor(s) * Experience Factor * (1.00 + Premium Rate Surcharge)

(Field 48) (Field 49)

Subsidy = Total Premium * Subsidy Factor (Field 56) (Field 55) (Note 8)

(Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy (Field 61) (Field 55) (Field 56) (Note 7) (Note 7)

Note: Additional Coverage Rate default .000

Note: Multiplicative Factor default 1.000

Note: Designated Rate default 0.000

Note: Optional Coverage factor(s) if multiple factors, are valid

Note: Unit Factor(s) for enterprise the basic unit discount (ADM K) and enterprise unit discount (Unit Premium Adjustment factor ADM WC) will apply

Field Name	Field Number	Picture	Rounding	Description
Yield	28	9(08)V9(02)	Nearest tenth for barrels or tons, nearest whole number for other units of measure.	Yield reported.
Coverage Level	31	9(01)V9(04)	None	50, 55, 60, 65, 70, 75, 80 & 85
CEO Coverage Level	72	9(01)V9(04)	None	55, 60, 65, 70, 75, 80 & 85 if CEO selected
Guarantee Reduction Factor	33	V9(03)	None	Guarantee reduction factor. See Exhibit 11-1.
Guarantee Per Acre	32	9(08)V9(02)	Nearest whole pound or nearest tenth for other units of measure.	Guaranteed yield per acre with late or prevented planting reduction applied if applicable. This field is based on the CEO Coverage Level, if elected.
Reported Acres	34	9(06)V9(02)	To hundreths for Tobacco, to tenths for all other crops.	Number of acres reported.
Total Guarantee	35	9(08)V9(02)	Nearest tenth for barrels or tons, nearest whole number for all other units of measure.	Total guaranteed yield for the current acreage line (Type 11) after any late or prevented planting reductions are taken. This field is based on the CEO Coverage Level, if elected.
Price Election Amount	36	9(04)V9(04)	None	Price election submitted with percent election applied. If CEO is elected, must be 100% of MPCI price.
Insured Share	38	9(01)V9(03)	None	Insured share reported.
Liability	39	9(10)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage, with any yield reductions, if applicable. This field is based on the CEO Coverage Level, if elected.
Premium Guarantee Per Acre	Internal	9(08)V9(02)	Nearest whole pound or nearest tenth for other units of measure.	Guaranteed yield per acre without any late or prevented planting reductions. It is used as the basis for premium calculation. This field is based on the CEO Coverage Level, if elected.

Field Name	Field Number	Picture	Rounding	Description
Premium Guarantee	Internal	9(08)V9(02)	Nearest tenth for barrels or tons, nearest whole number for all other units of measure.	Total guaranteed yield for the current acreage line (Type 11) without any late or prevented planting reductions. Used for the premium calculation. This field is based on the CEO Coverage Level, if elected.
Premium Liability	Internal	9(10)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage without any yield reductions due to late or prevented planting. Used for the premium calculations. This field is based on CEO Coverage Level, if elected.
Current Year Reference Yield	Internal	9(05)V9(02)	None	Reference yield from ADM 1C.
Current Year Yield Ratio	Internal	9(07)V9(02)	round to hundredth	Approved yield divided by the current year reference yield, CUP at 0.50 and CAP at 1.50.
Current Year Exponent	Internal	9(02)V9(03)	None	The power (exponent ADM 1C) that yield ratio is raised in calculation of current year's uncapped base premium rate.
Current Year Reference Rate	Internal	9(01)V9(03)	None	Reference rate from ADM 1C used in the calculation of current year's continuous rating base rate.
Current Year Fixed Rate Load	Internal	9(01)V9(03)	None	Fixed rate load from ADM 1C used in the calculation of current year's continuous rating base rate.
Current Year's Continuous Rating Base Rate	Internal	V9(08)	Round to 8 decimal places.	The result of current year's yield ratio, exponent, reference rate and fixed rate load.
Yield Span Base Rate	Internal	9(01)V9(03)	None	Yield span base rate from ADM 1C used to calculate capped yield span base rate.
Yield Span Base Rate	Internal	V9(08)	Round to 8 decimal places.	Yield span base rate capped at 1.20. If the chosen county has no prior year yield and rate elements, this calculation will equal .999.
Prior Year Reference Yield	Internal	9(05)V9(02)	None	Prior year reference yield from ADM 1C.
Prior Year Yield Ratio	Internal	9(07)V9(02)	Round to hundredth.	Approved yield divided by the prior year reference yield.

Field Name	Field Number	Picture	Rounding	Description
Prior Year Exponent	Internal	9(02)V9(03)	None	The power (exponent ADM 1C) that prior year yield ratio is raised in calculation of prior year's continuous rating base rate.
Prior Year Reference Rate	Internal	9(01)V9(03)	None	Prior year reference rate from ADM 1C used in the calculation of prior year's continuous rating base rate.
Prior Year Fixed Rate Load	Internal	9(01)V9(03)	None	Prior year fixed rate load from ADM 1C used in the calculation of prior year's continuous rating base rate.
Prior Year's Continuous Rating Base Rate	Internal	V9(08)	Round to 8 decimal places.	The result of prior year yield ratio, exponent, reference rate, and fixed rate load.
Preliminary Base Rate	43	V9(08)	Round to 8 decimal places.	The lower of current year's continuous rating base rate, yield span base rate, or prior year's continuous rating base rate.
Additional Coverage Rate	Internal	9(01)V9(03)	None	If Common Option Codes (field 46) is equal to `WA or WB, the endorsement rate from ADM K. If map area (high risk) is not equal to spaces, the high risk rate from ADM F if rate method equal to "A". Add endorsement rate and high risk rate if applicable. Otherwise default is 0.000.
Multiplicative Factor	Internal	9(02)V9(03)	None	If the map area (high risk) is not equal to spaces, the high risk rate from ADM F if rate method equal to "M". If equal to spaces the default is 1.000.
Designated Rate	Internal	9(01)V9(03)	None	If map area (high risk) is not equal to spaces, fixed rate from ADM F used in calculation of adjusted base rate if rate method equal to "F".
Adjusted Base Rate	Internal	V9(08)	None	Base Premium Rate that has been adjusted for additional coverage and/or high risk.
Coverage Level Rate Differential	Internal	9(01)V9(03)	None	Coverage level rate differential from ADM 2. Used in the calculation of base premium rate.
Base Premium Rate	42	V9(08)	None	The greater of ((preliminary base rate + additional coverage rate) * multiplicative factor) or designated rate.

Field Name	Field Number	Picture	Rounding	Description
Unit Factor(s)	Internal	9(01)V9(03)	None	The option factor from ADM K for OU and BU, ADM WC for EU. For enterprise the basic unit (BU) factor and enterprise unit (EU) factor (Unit Premium Adjustment Factor) will apply.
Optional Coverage Factor(s)	Internal	9(01)V9(03)	None	If Common Option Codes (Field 46) do not equal spaces, the Option Factor from ADM K. If Common Option Codes are spaces, the Option Coverage Factor(s) = 1.000.
Experience Factor	48	9(01)V9(02)	None	Experience Factor reported.
Premium Rate Surcharge	Internal	9(01)V9(02)	None	If the Premium Rate Surcharge Flag (Field 49) is Y, the Premium Rate Surcharge = 0.05. If the Premium Rate Surcharge Flag equals spaces, the Premium Rate Surcharge = 0.00.
Total Premium	55	9(10)	Whole Dollar	Unsubsidized premium. This field is based on CEO coverage level , if elected.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	56	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	61	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer). This field is based on CEO coverage level, if elected.

APH Crops (Insurance Plan Codes 30, 84, 86 & 96)

Apples (0054)	Blueberries (0012)	Cabbage (0072)	Citrus Fruit (AZ, CA, TX)
Dry Beans (0047)	Dry Peas (0067)	Figs (0060)	Forage Production (0033)
Fr. Market Tomatoes (0086)	Grapes (0053)	Green Peas (0064)	Mac Nuts (0023)
Onions (0013)	Peaches (0034)	Pears (0089)	Plums (0090)
Potatoes (0084)	Processing Beans (0046)	Prunes (0036)	Stonefruit **
Sugarcane (0038)	Table Grapes (0052)	Tobacco (0229)	Tobacco (0230)
Tobacco (0232)	Tobacco (0233)	Tobacco (0234)	Tobacco (0235)
Tobacco (0236)	Tomatoes (0087)	Walnuts (0029)	Wild Rice (0055)

^{**} See Exhibit 11-2 for applicable crops and code.

Plan code 96 for Indexed Peaches only.

GUARANTEE PER ACRE

Guarantee Per Acre = (Yield * Coverage Level or CEO Coverage Level, if elected) (Note 1) (Note 2) (Field 31) or (Field 72)

If Late or Prevented Planting applies, then

Guarantee Per Acre = (Yield * Coverage Level or CEO Coverage Level, if elected) * Guarantee Reduction Factor (Note 1) (Note 2) (Field 31) (Field 72) (Field 33)

TOTAL GUARANTEE

Total Guarantee = Guarantee Per Acre * Reported Acres (Note 2) (Note 1) (Note 3)

LIABILITY

Liability = Total Guarantee * Price Election Amount * Insured Share (Note 7) (Note 2)

^{***}See Informational Memorandum R&D 99-036 for applicable states, plans of insurance & crop year for Coverage Enhancement Option (CEO).

TOTAL PREMIUM

Premium Guarantee Per Acre = Yield * Coverage Level or CEO Coverage Level, if elected (Note 1) (Note 2) (Field 31) (Field 72)

Premium Guarantee = Premium Guarantee Per Acre * Reported Acres (Note 2) (Note 1) (Note 3)

Premium Liability = Premium Guarantee * Price Election * Percent Election * Insured Share (Note 7) (Note 2)

Total Premium = Premium Liability * MPCI Base Premium Rate * Map Factor * Type/Practice Option Factor * (Note 7) (Note 7)

Option Factor * Unit Premium Adjustment Factor * Experience Factor * (1 + Premium Rate Surcharge)

Note: If the Unit Option code contains an "EU" then a Basic Unit Discount is also applied

PRODUCER PREMIUM

Subsidy = Total Premium * Subsidy Factor (Field 56) (Field 55) (Note 8)

(Field 56) (Field 55) (Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy (Field 61) (Field 55) (Field 56) (Note 7) (Note 7)

Field Name	Field Number	Picture	Rounding	Description
Yield	28	9(08)V9(02)	Nearest tenth for barrels or tons, nearest whole number for other units of measure.	Yield reported.
Coverage Level	31	9(01)V9(04)	None	50, 55, 60, 65, 70, 75, 80 & 85
Guarantee Reduction Factor	33	V9(03)	None	Guarantee reduction factor. See Exhibit 11-1.
Guarantee Per Acre	32	9(08)V9(02)	Nearest whole pound or nearest tenth for other units of measure.	Guaranteed yield per acre with late or prevented planting reduction applied if applicable. This field is based on the CEO Coverage Level, if elected.
Reported Acres	34	9(06)V9(02)	To hundreths for Tobacco, to tenths for all other crops.	Number of acres reported.
Total Guarantee	35	9(08)V9(02)	Nearest tenth for barrels or tons, nearest whole number for all other units of measure.	Total guaranteed yield for the current acreage line (Type 11) after any late or prevented planting reductions are taken. This field is based on the CEO Coverage Level, if elected.
Price Election Amount	36	9(04)V9(04)	None	Price election submitted. If CEO is elected, must be 100% of MPCI price.
Insured Share	38	9(01)V9(03)	None	Insured share reported.
Liability	39	9(10)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage, with or without any yield reductions, if applicable. This field is based on the CEO Coverage Level, if elected.
Premium Guarantee Per Acre	Internal	9(06)V9(02)	Nearest whole pound or nearest tenth for other units of measure.	Guaranteed yield per acre without any late or prevented planting reductions. It is used as the basis for premium calculation. This field is based on the CEO Coverage Level, if elected.
Premium Total Guarantee	Internal	9(08)V9(02)	Nearest tenth for barrels or tons, nearest whole number for all other units of measure.	Total guaranteed yield for the current acreage line (Type 11) without any late or prevented planting reductions. Used for the premium calculation. This field is based on the CEO Coverage Level, if elected.

Field Name	Field Number	Picture	Rounding	Description
Premium Liability	Internal	9(09)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage without any yield reductions due to late or prevented planting. Used for the premium calculations. This field is based on CEO Coverage Level, if elected.
Base Premium Rate	42	V9(08)	None	MPCI Base Premium Rate reported
Map Factor	Internal	9(01)V9(03)	None	See Exhibit 11-3.
Unit Option Code	45	X(02)	None	
Rate Class Option Factor	47	X(20)	None	If the Option Code (Field 47) is not equal to spaces, the Rate Class Option Factor comes from ADMR Rate Class Option Record. If the Rate Class Option Code is equal to spaces, the Type/Practice Option Factor = 1.000.
Common Option Codes	46	X(20)	None	If the Option Code (Field 46) does not equal spaces, the Common Option Factor comes from ADMO option record. If the Option Code = spaces, the Option Factor = 1.000.
Experience Factor	48	9(01)V9(03)	None	Experience Factor reported.
Premium Rate Surcharge	Internal	9(01)V9(02)	None	If the Premium Rate Surcharge Flag (Field 49) is Y, the Premium Rate Surcharge % = 0.05. If the Premium Rate Surcharge Flag equals spaces, the Premium Rate Surcharge = 0.00.
Total Premium	55	9(10)	Whole Dollar	Unsubsidized premium. This field is based on CEO coverage level, if elected.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	56	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	61	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer). This field is based on CEO coverage level, if elected.

Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations Edit Description

Dollar Amount of Insurance Crops (Insurance Plan Code 50)

Florida Citrus: Citrus I (0245) Citrus II (0246) Citrus III (0247) Citrus IV (0248)

Citrus V (0249) Citrus VI (0250) Citrus VII (0251)

Citrus Trees (See Exhibit 11-2 for crop codes)

Macadamia Trees (0024)

Cherries (0057)

Raisins (0037)*

Forage Seeding (0032)

Fresh Market Beans (0105)

Fresh Market Sweet Corn (0044) Fresh Market Tomatoes (0086) Winter Squash (0065)

TOTAL GUARANTEE

Total Guarantee = MPCI (or CEO, if elected)Dollar Amount of Insurance Per Acre * Reported Acres (Note 7) (Note 5)

LIABILITY

Liability = Total Guarantee * Insured Share (Note 7) (Note 7)

TOTAL PREMIUM

Total Premium = Liability * MPCI Base Premium Rate * Map Factor * Unit Option Factor * (Note 7) (Note 7)

Rate Class Option Factor * Common Option Factor * Experience Factor

^{**}See Informational Memorandum R & D 99-036 for applicable states, plans of insurance & crop year.

PRODUCER PREMIUM

*EFA PRODUCER PREMIUM CALCULATIONS APPLY TO 2000 RAISINS ONLY

Subsidy = Total Premium * Subsidy

(Field 56) (Field 55) (Note 7) (Note 7)

Preliminary

Producer Premium = Total Premium - Subsidy

(Field 55) (Field 56) (Note 7) (Note 7)

EFA Premium Preliminary

Discount Amount = Producer Premium * EFA Discount Percent

(Field 75) (Note 7)

Producer Premium = Preliminary Producer Premium - EFA Premium Discount Amount

(Field 61)

(Note 7) (Note 7) (Field 75)

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	29	9(08)V9(02)	Nearest Whole Dollar.	(MPCI or CEO, if elected) Dollar Amount of Insurance reported.
Reported Acres	34	9(06)V9(02)	To Tenths. To Hundredths for Raisins only.	Number of acres reported.
Total Guarantee	35	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current acreage line (Type 11).
Insured Share	38	9(01)V9(03)	None	Insured share reported.
Liability	39	9(10)	Nearest Whole Dollar.	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage.
Base Premium Rate	42	V9(08	None	Base Premium Rate reported.
Map Factor	Internal	9(01)V9(03)	None	See Exhibit 11-3.
Common Option Code	46	X(20)	None	If the Common Option Code (Field 46) is not spaces, the Common Option Factor comes from the ADM-O record. If the Common Option Code is spaces, the Common Option Factor=1.000
Unit Option Code	45	X(02)	None	If the Unit Option Code (Field 45) does not equal spaces, the Option Factor comes from ADM-O record. If the Unit Option Code = spaces, the Option Factor = 1.000.
Experience Factor	48	9(01)V9(03)	None	Experience Factor reported.
Total Premium	55	9(10)	Nearest Whole Dollar	Unsubsidized premium.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	56	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Preliminary Producer Premium	Internal	9(08)	Nearest Whole Dollar	Amount of premium calculated for the producer before EFA premium discount.

Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations Edit Description

Field Name	Field Number	Picture	Rounding	Description
EFA Discount Percent	Internal	9V9(03)	None	Additional premium discount applied to producer premium due to EFA 2000 legislation for raisins.
EFA Premium Discount Amount	73	9(10)	Whole Dollar	Dollar amount of EFA premium discount for the record.
Producer Premium	61	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations Edit Description

Fixed Dollar Amount of Insurance Crops (Insurance Plan Code 51)

Chile Peppers (0045) Citrus (0215) - CA only Strawberries (0110)

Processing Cucumbers (0106)

TOTAL GUARANTEE

Total Guarantee =Dollar Amount of Insurance Per Acre * Reported Acres (Note 7) (Note 7) (Note 5)

LIABILITY

Liability = Total Guarantee * Insured Share (Note 7) (Note 7)

TOTAL PREMIUM

Total Premium = Liability * Base Premium Rate * Map Factor * Unit Option Factor * Common Option Factor (Note 7) (Note 7)

PRODUCER PREMIUM

Subsidy = Total Premium * Subsidy Factor (Field 56) (Field 55) (Note 8)

(Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy (Field 61) (Field 55) (Field 56) (Note 7) (Note 7)

Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations Edit Description

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	29	9(08)V9(02)	None	Dollar Amount of Insurance from ADM. 1-D
Reported Acres	34	9(06)V9(02)	To Tenths.	Number of acres reported.
Total Guarantee	35	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current acreage line (Type 11).
Insured Share	38	9(01)V9(03)	None	Insured share reported.
Liability	39	9(10)	Nearest Whole Dollar.	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage.
Base Premium Rate	42	V9(08)	None	Base Premium Rate reported.
Map Factor	Internal	9(01)V9(03)	None	See Exhibit 11-3.
Unit Option Code	45	X(02)	None	If the Unit Option Code (Field 45) does not equal spaces, the Unit Option Code comes from ADM-O record. If the Unit Option Code is spaces, the Unit Option Factor=1.000
Common Option Code	46	X(20)	None	If the Common Option Code (Field 46) does not equal spaces, the Option Factor comes from ADM-O record. If the Unit Option Code = spaces, the Option Factor = 1.000.
Total Premium	55	9(10)	Nearest Whole Dollar	Unsubsidized premium.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	56	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	61	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Dollar Amount of Insurance Crops (Insurance Plan Code 46)

Avocados (0019)

Farmer Approved Average Revenue =

(Average Per Acre Revenue - County Average Per Acre Revenue) + Long Term County Average Revenue (Type 15 Record) (Type 15 Record) (ADM)

DOLLAR AMOUNT OF INSURANCE

IF COVERAGE FLAG = L or A:

Dollar Amount of Insurance = Farmer Approved Average Revenue * Coverage Level (Note 7) (Note 7)

IF COVERAGE FLAG = C:

Dollar Amount of Insurance = Farmer Approved Average Revenue * Coverage Level * .55 (Note 7) (Note 7)

TOTAL GUARANTEE

Total Guarantee = Dollar Amount of Insurance * Reported Acres
(Note 7) (Note 5)

LIABILITY

Liability = Total Guarantee * Insured Share (Note 7) (Note 7)

TOTAL PREMIUM

IF COVERAGE FLAG = C, THEN:

Total Premium = Liability * Base Premium Rate * Unit Option Factor (Note 7) (00 to 7) (00 for 50% rate)

IF COVERAGE FLAG = L OR A, THEN:

Total Premium = Liability * Base Premium Rate * Unit Option Factor (Note 7) (Note 7)

PRODUCER PREMIUM

Subsidy = Total Premium * Subsidy Factor

(Field 56) (Field 55)

(Note 7) (Note 8)

 $\begin{array}{lll} \mbox{Producer Premium} = \mbox{Total Premium} - \mbox{Subsidy} \\ \mbox{(Field 61)} & \mbox{(Field 55)} & \mbox{(Field 56)} \\ \mbox{(Note 7)} & \mbox{(Note 7)} & \mbox{(Note 7)} \end{array}$

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	29	9(08)V9(02)	Nearest Whole Dollar.	Calculated Farmer Approved Average Revenue * Coverage Level
Coverage Level	31	9(01)V9(04)	None	Coverage Level reported.
Reported Acres	34	9(06)V9(02)	To Tenths.	Number of acres reported.
Total Guarantee	35	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current acreage line (Type 11).
Insured Share	38	9(01)V9(03)	None	Insured share reported.
Liability	39	9(10)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage.
Base Premium Rate	42	V9(08)	None	From ADM A.
Unit Option Code	45	X(02)	None	If the Unit Option Code (Field 45) is not spaces, the Option Factor comes from ADM-O record. If the Unit Option Code is spaces, the Option Factor = 1.000.
Total Premium	55	9(10)	Nearest Whole Dollar	Unsubsidized premium.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	56	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	61	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Dollar Amount of Insurance Crops (Insurance Plan Code 41)

Pecans (0020)

DOLLAR AMOUNT OF INSURANCE

IF COVERAGE FLAG = L or A:

Dollar Amount of Insurance = Yield from the T-11 * Coverage Level Percent (Note 7) (Field 28) (Field 31) (Note 7)

IF COVERAGE FLAG = C:

Dollar Amount of Insurance = Yield from the T-11 * Coverage Level Percent * 55 (Note 7) (Field 28) (Field 31) (Note 7)

GUARANTEE PER ACRE

Guarantee Per Acre = Dollar Amount of Insurance * Guarantee Reduction Factor (Note 7) (Note 7)

TOTAL GUARANTEE

Total Guarantee = Guarantee Per Acre * Reported Acres (Note 7) (Note 5)

LIABILITY

Liability = Total Guarantee * Insured Share (Note 7) (Note 7)

TOTAL PREMIUM

Total Premium = Liability * Base Premium Rate * Map Factor * Unit Option Factor * Common Option Factor (Note 7) (Note 7)

PRODUCER PREMIUM

Subsidy = Total Premium * Subsidy

(Field 56) (Field 55)

(Note 7) (Note 7) (Note 8)

Producer Premium = Total Premium - Subsidy (Field 61) (Field 55) (Field 56) (Note 7) (Note 7) (Note 7)

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	29	9(08)V9(02)	Nearest Whole Dollar.	Selected Dollar Amount of Insurance reported.
Guarantee Reduction Factor	33	V9(03)	None	Guarantee reduction factor. See Exhibit 11-1.
Guarantee Per Acre	32	9(08)V9(02)	Nearest Whole Dollar.	Guarantee dollar amount of insurance per acre.
Reported Acres	34	9(06)V9(02)	To tenths.	Number of acres reported.
Total Guarantee	35	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current acreage line (Type 11).
Insured Share	38	9(01)V9(03)	None	Insured share reported.
Liability	39	9(10)	Nearest Whole Dollar.	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage.
Base Premium Rate	42	V9(08)	None	Base Premium Rate reported.
Map Factor	Internal	9(01)V9(03)	None	If the Map Area (Field 19) is not spaces, the map factor comes from ADMH Map Factor. If the Map Area is spaces, the map factor = 1.000.
Common Option Code	46	X(20)	None	If the Common Option Code (Field 46) does not equal spaces, the Common Option Factor comes from ADM-O record. If the Common Option Code is spaces, the Common Option Factor = 1.000.
Unit Option Code	45	X(02)	None	If the Unit Option Code (Field 45) does not equal spaces, the Option Factor comes from ADM-O record. If the Unit Option Code is spaces, the Option Factor = 1.000.
Total Premium	55	9(10)	Nearest Whole Dollar	Unsubsidized premium.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	56	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	61	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

YIELD BASE DOLLAR AMOUNT OF INSURANCE (Insurance PlanCode 55)

HYBRID SEED CORN (0062) HYBRID SEED SORGHUM (0050)

Guarantee Per Acre

```
To Calculate Yield: (County Yield from FCI-35 * Coverage Level Percent Factor) - Minimum Payment (in bushels)
(Note 5)

Guarantee Per Acre = Yield * Price Election
(Note 7)

If Late or Prevented Planing applies, then;
Guarantee Per Acre = (Yield * Price Election) * Guarantee Reduction Factor
(Note 7)
```

Total Guarantee

```
Total Guarantee = Guarantee Per Acre * Reported Acres (Note 7) (Note 7) (Note 3)
```

Liability

```
Liability = Total Guarantee * Insured Share (Note 7) (Note 7)
```

Total Premium

```
Premium Guarantee Per Acre = Yield * Price Election

Premium Guarantee = Premium Guarantee Per Acre * Reported Acres
(Note 3)

Premium Liability = Premium Guarantee * Insured Share
(Note 7)

Total Premium = Premium Liability * Base Premium Rate * Map Factor * Type/Practice Option Factor *
(Note 7)

Option Factor * Experience Factor
```

Producer Premium

Subsidy = Total Premium * Subsidy Factor (Field 56) (Note 8)

(Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy (Field 61) (Field 55) (Field 56) (Note 7) (Note 7)

Type 11 - Yield Base Dollar Amount of Insurance Guarantee/Liability/Premium Calculations Edit Description

Field Name	Field Number	Picture	Rounding	Description
Yield	28	9(08)V9(02)	None	County Yield from FCI-35.
Coverage Level	31	9(01)V9(04)	None	50, 55, 60, 65, 70, 75
Price Election Amount	36	9(04)V9(04)	None	Price election submitted.
Premium Guarantee Per Acre	Internal	9(06)V9(02)	Whole Dollars	Dollar guarantee per acre without any late or prevented planting reductions. It is used as the basis for premium calculation.
Guarantee Reduction Factor	33	V9(03)	None	Guarantee reduction factor reported.
Adjusted Guarantee Per Acre	29	9(06)V9(02)	Whole Dollars	Dollar guarantee per acre.
Guarantee Per Acre	29	9(06)V9(02)	Whole Dollars	Dollar guarantee per acre.
Reported Acres	34	9(06)V9(02)	To tenths	Number of acres reported.
Total Guarantee	35	9(08)V9(02)	Nearest Whole Dollar	Total dollar guarantee for the current acreage line (Type 11) after any late or prevented planting reductions are taken.
Premium Guarantee	Internal	9(08)V9(02)	Whole Dollars	Total dollar guarantee for the current acreage line (Type 11) without any late or prevented planting reductions. It serves as a basis for the premium calculation.
Insured Share	38	9(01)V9(03)	None	Insured share reported.
Liability	39	9(10)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage after any reductions due to late or prevented planting.
Premium Liability	Internal	9(09)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage without any reductions due to late or prevented planting. This becomes the basis for premium calculations.

Field Name	Field Number	Picture	Rounding	Description
Base Premium Rate	42	V9(08)	None	Base Premium Rate reported.
Map Factor	Internal	9(01)V9(03)	None	See Exhibit 11-3.
Common Option Code	46	X(20)	None	If the Common Option Code (Field 46) does not equal spaces, the Common Option Factor comes from ADM-O record. If the Type/Practice Option Code is equal spaces, the Type/Practice Option Factor = 1.000.
Unit Option Code	45	X(02)	None	If the Unit Option Code (Field 45) does not equal spaces, the Option Factor comes from ADM-O record. If the Unit Option Code is spaces, the Option Factor = 1.000.
Experience Factor	48	9(01)V9(03)	None	Experience Factor reported.
Total Premium	55	9(10)	Nearest Whole Dollar	Unsubsidized premium.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	56	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	61	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Type 11 - GRP/GRIP Guarantee/Liability/Premium Calculations Edit Description

GRP (Insurance Plan Code 12)

GRIP (Insurance Plan Code 73)

Soybeans (0081)

Corn (0041)

Wheat (0011) Cotton (0021)

Corn (0041) Peanuts (0075)

Barley (0091) Grain Sorghum (0051) Soybeans (0081) Forage Production (0033)

Rangeland (0048)

TOTAL GUARANTEE

Dollar Amount of Insurance = (Max Protection per acre * Price Election Factor)

Total Guarantee = Dollar Amount of Insurance * Reported Acres (Note 7) (Note 9) (Note 3)

LIABILITY

Liability = Total Guarantee * Insured Share (Note 7) (Note 7)

TOTAL PREMIUM

Total Premium = Liability * Base Premium Rate

Type 11 - GRP/GRIP Guarantee/Liability/Premium Calculations Edit Description

PRODUCER PREMIUM

Subsidy = Total Premium * Subsidy Factor

(Field 56) (Field 55) (Note 8)

(Note 7) (Note 7)

 $\begin{array}{cccc} Producer & Premium = Total & Premium & - & Subsidy \\ (Field 61) & (Field 55) & (Field 56) \\ (Note 7) & (Note 7) & (Note 7) \end{array}$

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	29	9(08)V9(02)	Dollars and Cents	Selected protection per acre. 60 to 100% of maximum price. CAT is 65/55.
Reported Acres	34	9(06)V9(02)	To tenths.	Number of acres reported.
Total Guarantee	35	9(08)V9(02)	Nearest Whole Dollar. (GRP Rangeland only- Dollars and Cents)	Total dollar guarantee for the current acreage line (Type 11).
Insured Share	38	9(01)V9(03)	None	Insured share reported.
Liability	39	9(10)	Nearest Whole Dollar.	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage.
Base Premium Rate	42	V9(08)	None	Base Premium Rate reported.
Total Premium	55	9(10)	Nearest Whole Dollar	Unsubsidized premium.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	56	9(10)	Nearest Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	61	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Type 11 - Quota Tobacco Guarantee/Liability/Premium Calculations Edit Description

QUOTA TOBACCO (Insurance Plan Code 70)

Burley Tobacco (0231)

Total Guarantee (Use the Lesser of) If No Late Planting:

```
Total Guarantee = Quota * Coverage Level Percent * Price Election
(Note 7)
Or:

Total Guarantee = Farm Yield * Coverage Level Percent * Price Election * Acres
(Note 7)
```

Total Guarantee (Use the Lesser of) If Late Planting Applies:

```
Total Guarantee = Quota * Coverage Level Percent * Price Election
(Note 7)

Or:

Total Guarantee = Farm Yield * Coverage Level Percent * Guarantee Reduction Factor * Price Election * Acres
(Note 7)
```

Liability

```
Liability = Total Guarantee * Insured Share (Note 7) (Note 7)
```

Total Premium

<u>Premium Total Guarantee (Use the Lesser of)</u>

```
Premium Total Guarantee = Quota * Coverage Level Percent * Price Election
(Note 7)

Or:

Premium Total Guarantee = Farm Yield * Coverage Level Percent * Price Election * Acres
(Note 7)

Premium Liability = Premium Total Guarantee * Insured Share
(Note 7)

(Note 2)

Total Premium = Premium Liability * Base Premium Rate * Map Factor * Rate Class Option Factor *
(Note 7) (Note 7)
```

Unit Option Factor * Experience Factor * (1 + Premium Rate Surcharge %)

Type 11 - Quota Tobacco Guarantee/Liability/Premium Calculations Edit Description

Producer Premium

Subsidy = Total Premium * Subsidy Factor (Field 56) (Field 55) (Note 8)

(Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy (Field 61) (Field 55) (Field 56) (Note 7) (Note 7)

Type 11 - Quota Tobacco Guarantee/Liability/Premium Calculations Edit Description

Field Name	Field Number	Picture	Rounding	Description
Quota	27	9(10)	Whole Pounds.	Quota pounds by line.
Coverage Level	31	9(01)V9(04)	None	Coverage level reported.
Price Election	33	9(04)V9(04)	None	Price election reported.
Guarantee Reduction Factor	30	V9(03)	None	Applicable guarantee reduction percent for late planting.
Total Guarantee	32	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current acreage line (Type 11) after any late planting reductions are taken.
Premium Guarantee	Internal	9(08)V9(02)	Nearest Whole Dollar.	Total guarantee for the current acreage line (Type 11) without any late planting reductions. It serves as a basis for the premium calculation.
Insured Share	34	9(01)V9(03)	None	Insured share reported.
Liability	35	9(09)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage after any yield reductions due to late planting.

Type 11 - Quota Tobacco Guarantee/Liability/Premium Calculations Edit Description

Field Name	Field Number	Picture	Rounding	Description
Premium Liability	Internal	9(09)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage without any yield reductions due to late planting. This becomes the basis for premium calculations.
Base Premium Rate	37	9(04)V9(04)	None	Base Premium Rate reported.
Map Factor	Internal	9(01)V9(03)	None	See Exhibit 11-3.
Common Option Code	46	X(20)	None	If the Common Option Code (Field 46) does not equal spaces, the Common Option Factor comes from ADM-O record. If the Common Option Code is spaces, the Option Factor = 1.000.
Unit Option Code	45	X(02)	None	If the Unit Option Code (Field 45) does not equal spaces, the Option Factor comes from ADM-O record. If the Unit Option Code is spaces, the Option Factor = 1.000.
Experience Factor	41	9(01)V9(02)	None	Experience Factor reported.
Total Premium	43	9(08)	Nearest Whole Dollar	Unsubsidized premium.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	56	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	44	9(08)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Type 11 - Peanuts Guarantee/Liability/Premium Calculations Edit Description

Peanuts (0075) (Insurance Plan Codes 10)

Guarantee Per Acre

```
Guarantee Per Acre = Yield * Coverage Level;
(Note 4)

If Late or Prevented Planting applies, then;
Guarantee Per Acre = (Yield * Coverage Level ) * Guarantee Reduction Factor
(Note 4)

(Note 4)
```

Total Guarantee

```
Total Guarantee = Guarantee Per Acre * Reported Acres (Note 4) (Note 3)
```

Liability

```
Liability = Total Guarantee * Price Election * Insured Share (Note 7) (Note 4)
```

Total Premium

```
Total Premium** = Liability * Base Premium Rate * Map Factor * Rate Class Option Factor *
(Note 7)

Unit Option Factor * Experience Factor
```

Producer Premium

```
Subsidy
               Total Premium
                                     Subsidy Factor
(Field 56)
                 (Field 55)
                                       (Note 8)
(Note 7)
                 (Note 7)
Producer Premium = Total Premium -
                                      Subsidy
(Field 61)
                     (Field 55)
                                       (Field 56)
                                       (Note 7)
(Note 7)
                     (Note 7)
```

^{**}If Late or Prevented Planting applies to the record, the companies should report reduced guarantees and liability, but/ Total Premium based on Unreduced Liability. DAS will accept Total Premium based on reduced guarantees and liability. DAS will accept Total Premium equal to or greater than the DAS calculated Total Premium, based on reductions due to Late or Prevented Planting.

Type 11 - Peanuts Guarantee/Liability/Premium Calculations Edit Description

Field Name	Field Number	Picture	Rounding	Description
Yield	28	9(08)V9(02)	None	Yield reported.
Coverage Level	31	9(01)V9(04)	None	Coverage level reported.
Guarantee Reduction Factor	33	V9(03)	None	Guarantee reduction factor.
Guarantee Per Acre	32	9(08)V9(02)	Nearest Whole Pound	Guaranteed yield per acre after any late or prevented planting reduction.
Reported Acres	34	9(06)V9(02)	Nearest Tenth	Number of acres reported.
Total Guarantee	32	9(08)V9(02)	Nearest Whole Pound	Total guaranteed yield for the current acreage line (Type 11) after any late or prevented planting reductions are taken.
Price Election	36	9(04)V9(04)	None	Price election submitted for Quota and Non-Quota separately by record.
Insured Share	38	9(01)V9(03)	None	Insured share reported.
Liability	39	9(09)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage after any yield reductions due to late or prevented planting.

Type 11 - Peanuts Guarantee/Liability/Premium Calculations Edit Description

Field Name	Field Number	Picture	Rounding	Description
Base Premium Rate	42	V9(08)	None	Base Premium Rate reported.
Map Factor	Internal	9(01)V9(03)	None	See Exhibit 11-3.
Common Option Code	46	X(20)	None	If the Common Option Code (Field 46) does not equal spaces, the Common Option Factor comes from ADM-O record. If the Common Option Code is spaces, the Option Factor = 1.000.
Unit Option Code	45	X(02)	None	If the Unit Option Code (Field 45) does not equal spaces, the Option Factor comes from ADM-O record. If the Unit Option Code is spaces, the Option Factor = 1.000.
Experience Factor	48	9(01)V9(02)	None	Experience Factor reported.
Total Premium	55	9(10)	Nearest Whole Dollar	Unsubsidized premium.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	56	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	61	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Type 11 - Florida Fruit and Tropical Trees Guarantee/Liability/Premium Calculations Edit Description

Florida Fruit and Tropical Trees (Insurance Plan Code 40)

See Exhibit 11-2 for crop codes.

TOTAL GUARANTEE

Total Guarantee = Price Election * Coverage Level * Estimated Number of Trees (Note 7) (Selected)

LIABILITY

Liability = Total Guarantee * Insured Share (Note 7) (Note 7)

TOTAL PREMIUM

Total Premium = Liability * Base Premium Rate * Proration Factor * Unit Option Factor (Note 7) (Note 7) (ADM-N(F)) (ADM-O)

PRODUCER PREMIUM

Subsidy = Total Premium * Subsidy Factor (Field 56) (Field 55) (Note 8) (Note 7)

Producer Premium = Total Premium - Subsidy (Field 61) (Field 55) (Field 56) (Note 7) (Note 7)

Type 11 - Florida Fruit and Tropical Trees Guarantee/Liability/Premium Calculations Edit Description

Field Name	Field Number	Picture	Rounding	Description
Price Election	33	9(04)V9(04)	Nearest Dollar and Cents.	Maximum price for growth stage times price election percent.
Coverage Level	31	9(01)V9(04)	None	Coverage Level reported.
Estimated Number of Trees	27	9(10)	None	Estimated number of trees by crop code.
Total Guarantee	32	9(08)V9(02)	Nearest Dollar.	Total guarantee for the current acreage line (Type 11).
Insured Share	34	9(01)V9(03)	None	Insured share reported.
Liability	35	9(09)	Nearest Whole Dollar.	This is the dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share.
Base Premium Rate	37	9(04)V9(04)	None	Base Premium Rate reported.
Total Premium	43	9(08)	Nearest Whole Dollar	Unsubsidized premium.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	56	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	44	9(08)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Type 11 - Income Protection Guarantee/Liability/Premium Calculations Edit Description

Income Protection (Insurance Plan Code 42)

Indexed Income Protection (Insurance Plan Code 45)

Wheat (0011) Cotton (0021) Corn (0041) Corn (0041) Soybeans (0081)

Grain Sorghum (0051) Soybeans (0081) Barley (0091)

Dollar Amount of Insurance

Dollar Amount of Insurance= Yield * Coverage Level Percent * Price Election Percent (Note 9)

If Late or Prevented Planting applies, then;

Dollar Amount of Insurance= Yield * Coverage Level Percent * Price Election Percent * Guarantee Reduction Factor (Note 9)

Total Guarantee

Total Guarantee = Dollar Amount of Insurance * Acres (Note 7) (Note 9)

LIABILITY

Liability = Total Guarantee * Share (Note 7) (Note 7)

TOTAL PREMIUM

Premium Dollar Amount of Insurance = Yield * Coverage Level Percent * Price Election Percent

Premium Total Guarantee = Premium Dollar Amount of Insurance * Acres (Note 7) (Note 9)

Premium Liability = Premium Total Guarantee * Share (Note 7) (Note 7)

Total Premium = Premium Liability * Base Prem Rate * Rate Class Option Factor * Unit Option Factor * Experience Factor (Note 7) (Note 7)

Type 11 - Income Protection Guarantee/Liability/Premium Calculations Edit Description

Producer Premium

Subsidy = Total Premium * Subsidy Factor (Field 56) (Field 55) (Note 8) (Note 7)

 $\begin{array}{cccc} Producer & Premium = Total & Premium & - & Subsidy \\ (Field 61) & (Field 55) & (Field 56) \\ (Note 7) & (Note 7) & (Note 7) \end{array}$

¹Plan Code 42 crops may go up to 85% coverage level. Plan code 45 crops may only go up to 75% coverage level.

Type 11 - Income Protection Guarantee/Liability/Premium Calculations Edit Description

Field Name	Field Number	Picture	Rounding	Description
Total Guarantee	35	9(08)V9(02)	Nearest Dollar.	This is the total guaranteed yield for the current acreage line (Type 11).
Dollar Amount of Insurance	29	9(08)V9(02)	Nearest Dollar and Cents.	Dollar Amount of Insurance reported.
Guarantee Reduction Factor	33	V9(03)	None	Guarantee Reduction Factor. See Exhibit 11-1.
Reported Acres	34	9(06)V9(02)	None	Number of acres reported.
Liability	39	9(10)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage level and share in the acreage after any reductions for late or prevented planting.
Insured Share	34	9(01)V9(03)	None	Insured share reported.
Base Premium Rate	37	9(04)V9(04)	None	Base Premium Rate reported.
Total Premium	55	9(10)	Nearest Whole Dollar	Unsubsidized premium.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	56	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	61	9(10)	Nearest Whole Dollar	This is the amount of premium the producer (farmer) will have to pay.

Revenue Assurance (RA) Crops (Insurance Plan Code 25)

Wheat (0011) Corn (0041) Sunflowers (0078) Soybeans (0081) Canola (0015) Barley (0091)

TOTAL GUARANTEE

Guarantee Per Acre = Dollar Amount of Insurance * Guarantee Reduction Factor

(Field 32) (Field 29) (Field 33)

(Note 9) (Note 9)

Total Guarantee = Guarantee Per Acre * Reported Acres (Field 35) (Field 32) (Field 34)

(Note 7) (Note 9)

LIABILITY

Liability = Total Guarantee * Insured Share (Field 39) (Field 35) (Field 38)

(Note 7) (Note 7)

TOTAL PREMIUM

Loaded Premium Per Acre = Base Premium Rate * Unit Factor(s) * Dollar Amount of Insurance

(Field 44) (Field 42) (PP) (Field 29) (Note 9)

Total Premium = Loaded Premium Per Acre * Reported Acres * Insured Share * Unit Premium Adjustment Factor (Field 55) (Field 34) (Field 38) (Optional Units only)

(Note 7) (Note 9)

PRODUCER PREMIUM

Subsidy = Total Premium * Subsidy Factor

(Field 56) (Field 55) (Note 8)

(Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy (Field 61) (Field 55) (Field 56) (Note 7) (Note 7) (Note 7)

Note: Loaded Premium Per Acre and Base Premium Rate should be the same for all records of EU or WU.

The Base Premium Rate according to RA 'programming instructions' for 2001 rounded to 4 decimal places with 4 trailing zeros.

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	29	9(08)V9(02)	Nearest Dollar and Cents.	Dollar Amount of Insurance reported.
Guarantee Reduction Factor	33	V9(03)	None	Guarantee Reduction Factor for late or prevented planting.
Guarantee Per Acre	32	9(08)V9(02)	Nearest Dollar and Cents.	Dollar amount of insurance per acre after any reductions for late or prevented planting.
Reported Acres	34	9(06)V9(02)	To Tenths.	Number of acres reported.
Total Guarantee	35	9(08)V9(02)	Nearest Whole Dollar.	This is the total guaranteed yield for the current acreage line (Type 11) after any late or prevented planting reductions are taken.
Insured Share	38	9(01)V9(03)	None	Insured share reported.
Liability	39	9(10)	Nearest Whole Dollar.	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage after any reductions due to late or prevented planting.
Base Premium Rate	42	V9(08)	None	The Base Premium Rate according to RA programming instructions rounded to 4 decimal places with 4 trailing zeros.
Unit Option Code	45	X(02)	None	The option factor from ADM K for OU and BU, ADM WC for EU. For enterprise the basic unit (BU) factor and enterprise unit (EU) factor will apply.
Loaded Premium Per Acre	44	9(04)V9(04)	Nearest Dollar and Cents	The Loaded Premium Per Acre according to RA 'programming instructions'.
Unit Premium Adjustment Factor	50	9(01)V9(04)	None	Unit Premium Adjustment Factor reported.
Total Premium	55	9(10)	Nearest Whole Dollar	Unsubsidized premium.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	56	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	61	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

UNIT STRUCTURE	UNIT PREMIUM ADJ (NO. 50)
Basic, Enterprise, Whole Farm	1.000
Optional	1.100

Type 11 - Crop Revenue Coverage/Liability/Producer Prem Calculations Edit Description

Crop Revenue Coverage Crops (Insurance Plan Code 44)

Corn (0041) Wheat (0011) Grain Sorghum (0051)

Soybeans (0081) Cotton (0021) Rice (0018)

GUARANTEE PER ACRE

Guarantee Per Acre = Yield * Coverage Level

(Field 32) (Field 28) (Field31) (Note 1) (Note 2)

If Late or Prevented Planting applies, then

Guarantee Per Acre = Yield * Coverage Level * Guarantee Reduction Factor

(Field 32) (Field 28) (Field 31) (Field 33)

(Note 1) (Note 2)

TOTAL GUARANTEE

Total Guarantee = Guarantee Per Acre * Reported Acres

(Field 35) (Field 32) (Field 34) (Note 2) (Note 1) (Note 3)

LIABILITY

Liability = Total Guarantee * Price Election Amount * Insured Share

(Field 39) (Field 35) (Field 36) (Field 38)

(Note 7) (Note 2)

Type 11 - Crop Revenue Coverage/Liability/Producer Prem Calculations
Edit Description

PREMIUM LIABILITY

Premium Guarantee Per Acre = Yield * Coverage Level (Field 28) (Field 31)

(Note 1) (Note 2)

Premium Guarantee = Premium Guarantee Per Acre * Reported Acres

(Field 34)

(Note 2) (Note 3)

Premium Liability = Premium Guarantee * Price Election Amount * Insured Share

(Field 36) (Field 38)

(Note 7) (Note 2)

CONTINUOUS RATE CALCULATION

Current Year's Yield Ratio = Yield/Current Year Reference Yield

(Field 28)

(Note 11) (Note 2)

Current Year's Continuous Rating Base Rate = (Current Year Yield Ratio ** Current Year Exponent) *

(Note 10) (Note 11)

Current Year Reference Rate + Current Year Fixed Rate Load

Yield Span Base Rate = Yield Span Base Rate * 1.20

(Note 10)

Prior Year's Yield Ratio = Yield / Prior Year Reference Yield

(Field 28)

(Note 11) (Note 2)

Prior Year's Continuous Rating Base Rate = (((Prior Year Yield Ratio ** Prior Year Exponent) *

(Note 10) (Note 11)

Prior Year Reference Rate + Prior Year Fixed Rate Load) * 1.20

Preliminary Base Rate = lower of Current Year's Continuous Rating Base Rate,

(Field 43) (Note 10) (Note 10)

Yield Span Base Rate , **OR** Prior Year's Continuous Rating Base Rate

(Note 10) (Note 10)

Adjusted Base Rate=

(Note 10)

Greater of: (Preliminary Base Rate + Additional Coverage Rate) * Multiplicative Factor **OR** Designated Rate (Field 43) (Note 10)

Type 11 - Crop Revenue Coverage/Liability/Producer Prem Calculations
Edit Description

```
Base Premium Rate = Adjusted Base Rate * Coverage Level Rate Differential
(Field 42)
(Note 10)
                       (Note 10)
Standard Deviation =
                       Level 50:
                                    (1.44434394 * Base Premium Rate) + 0.40198673
(Note 10)
                       Level 55:
                                    (1.54650547 * Base Premium Rate) + 0.37456110
                       Level 60:
                                    (1.64841058 * Base Premium Rate) + 0.34460749
                       Level 65:
                                    (1.75040141 * Base Premium Rate) + 0.31214948
                       Level 70:
                                    (1.85281979 * Base Premium Rate) + 0.27715584
                       Level 75:
                                    (1.95603215 * Base Premium Rate) + 0.23953590
                       Level 80:
                                    (2.06046206 * Base Premium Rate) + 0.19912558
                                    (2.16664218 * Base Premium Rate) + 0.15565713
                       Level 85:
Probability Variable T = Standard Deviation / (Standard Deviation + 0.33267 * (1 - Coverage Level ))
(Note 10)
T Factor = (0.4361836 * Probability Variable T) - (0.1201676 * Probability Variable T ** 2) +
(Note 10)
                       (0.937298 * Probability Variable T ** 3)
Exponential Factor = (2.71828183) ** (-0.5 * ((1 - Coverage Level ) / Standard Deviation) ** 2)
(Note 10)
CRC Base Rate = 0.39894228 * Coverage Level * (1 - Base Premium Rate) * Exponential Factor * T Factor
(Note 10)
```

YIELD, REVENUE & PRICE CALCULATIONS

```
Yield Risk = Premium Guarantee Per Acre * Base Premium Rate * Price Election Amount (Note 9) (Note 1) (Field 36)

Revenue Risk = Premium Guarantee Per Acre * CRC Base Rate * CRC Low Price Factor (Note 9) (Note 1)

Price Risk = Premium Guarantee Per Acre * Base Premium Rate * CRC High Price Factor (Note 9) (Note 1)
```

TOTAL PREMIUM

```
Total Premium = (Yield Risk + Revenue Risk + Price Risk) * Reported Acres * Insured Share *
(Field 55) (Field 34) (Field 38)
(Note 7) (Note 9) (Note 9) (Note 9)
(Note 5)

Unit Factor(s) * Optional Coverage Factor(s) * (1.00 + Premium Rate Surcharge %)
(Field 49)
```

Type 11 - Crop Revenue Coverage/Liability/Producer Prem Calculations

Edit Description

PRODUCER PREMIUM

Subsidy = Total Premium * Subsidy Factor (Field 56) (Field 55) (Note 8)

(Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy (Field 61) (Field 55) (Field 56)

(Note 7) (Note 7)

Note: Additional Coverage Rate default .000

Note: Multiplicative Factor default 1.000

Note: Designated Rate default 0.000

Note: Optional Coverage factor(s) if multiple factors, are valid.

Note: Unit Factor(s) for enterprise the basic unit discount (ADMK) and enterprise unit discount (Unit Premium Adjustment Factor ADM WC) will apply.

Type 11 - Crop Revenue Coverage/Liability/Producer Prem Calculations Edit Description

Field Name	Field Number	Picture	Rounding	Description
Yield	28	9(08)V9(02)	Nearest whole bushel or pound	Yield reported.
Coverage Level	31	9(01)V9(04)	None	Coverage Level reported.
Guarantee Reduction Factor	33	V9(03)	None	Guarantee reduction factor for late or prevented planting. See Exhibit 11-1.
Guarantee Per Acre	32	9(08)V9(02)	Nearest whole pound or tenth for bushel	Guaranteed yield per acre after any reduction for late or prevented planting.
Reported Acres	34	9(06)V9(02)	Nearest tenth	Number of acres reported.
Total Guarantee	35	9(08)V9(02)	Nearest whole pound or bushel	Total guaranteed yield for the current acreage line (Type 11) after any reduction for late or prevented planting.
Price Election Amount	36	9(04)V9(04)	None	CRC Base Price reported.
Insured Share	38	9(01)V9(03)	None	Insured Share reported.
Liability	39	9(10)	Nearest whole dollar	Total Guarantee for the crop, taking into account the insured's elected coverage level and share in the acreage after any reduction for late or prevented planting.
Premium Guarantee Per Acre	Internal	9(08)V9(02)	Nearest whole pound or nearest tenth for other units of measure.	Guaranteed yield per acre without any late or prevented planting reductions. It is used as the basis for premium calculation.
Premium Guarantee	Internal	9(08)V9(02)	Nearest tenth for barrels or tons, nearest whole number for all other units of measure.	Total guaranteed yield for the current acreage line (Type 11) without any late or prevented planting reductions. Used for the premium calculation.

Field Name	Field Number	Picture	Rounding	Description
Premium Liability	Internal	9(10)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage without any yield reductions due to late or prevented planting. Used for the premium calculations.
Current Year Reference Yield	Internal	9(05)V9(02)	None	Reference yield from ADM 1C.
Current Year Yield Ratio	Internal	9(07)V9(02)	Round to hundredth	Approved yield divided by the current year reference yield, CUP at 0.50 and CAP at 1.50.
Current Year Exponent	Internal	9(02)V9(03)	None	The power (exponent ADM 1C) that yield ratio is raised in calculation of current year's uncapped base premium rate.
Current Year Reference Rate	Internal	9(01)V9(03)	None	Reference rate from ADM 1C used in the calculation of current year's continuous rating base rate.
Current Year Fixed Rate Load	Internal	9(01)V9(03)	None	Fixed rate load from ADM 1C used in the calculation of current year's continuous rating base rate.
Current Year's Continuous Rating Base Rate	Internal	V9(08)	Round to 8 decimal places.	The result of current year's yield ratio, exponent, reference rate and fixed rate load.
Yield Span Base Rate	Internal	9(01)V9(03)	None	Yield span base rate from ADM 1C used to calculate capped yield span base rate.
Capped Yield Span Base Rate	Internal	V9(08)	Round to 8 decimal places.	Yield span base rate capped at 1.20. If the chosen county has no prior year yield and rate elements, this calculation will equal .999.
Prior Year Reference Yield	Internal	9(05)V9(02)	None	Prior year reference yield from ADM 1C.
Prior Year Yield Ratio	Internal	9(07)V9(02)	Round to hundredth.	Approved yield divided by the prior year reference yield.
Prior Year Exponent	Internal	9(02)V9(03)	None	The power (exponent ADM 1C) that prior year yield ratio is raised in calculation of prior year's continuous rating base rate.

Type 11 - Crop Revenue Coverage/Liability/Producer Prem Calculations $_{\tt Edit\ Description}$

Field Name	Field Number	Picture	Rounding	Description
Prior Year Reference Rate	Internal	9(01)V9(03)	None	Prior year reference rate from ADM 1C used in the calculation of prior year's continuous rating base rate.
Prior Year Fixed Rate Load	Internal	9(01)V9(03)	None	Prior year fixed rate load from ADM 1C used in the calculation of prior year's continuous rating base rate.
Prior Year's Continuous Rating Base Rate	Internal	V9(08)	Round to 8 decimal places.	The result of prior year yield ratio, exponent, reference rate, and fixed rate load.
Preliminary Base Rate	43	V9(08)	Round to 8 decimal places.	The lower of current year's continuous rating base rate, capped yield span base rate, or prior year's continuous rating base rate.
Additional Coverage Rate	Internal	9(01)V9(03)	None	If Common Option Codes (field 46) is equal to WA or WB, the endorsement rate from ADM K. If map area (high risk) is not equal to spaces, the high risk rate from ADM F if rate method equal to "A". Add endorsement rate and high risk rate if applicable. Otherwise default is 0.000.
Multiplicative Factor	Internal	9(02)V9(03)	None	If the map area (high risk) is not equal to spaces, the high risk rate from ADM F if rate method equal to "M". If equal to spaces the default is 1.000.
Designated Rate	Internal	9(01)V9(03)	None	If map area (high risk) is not equal to spaces, fixed rate from ADM F used in calculation of adjusted base rate if rate method equal to "F".
Adjusted Base Rate	Internal	V9(08)	None	Base Premium Rate that has been adjusted for additional coverage and/or high risk.
Coverage Level Rate Differential	Internal	9(01)V9(03)	None	Coverage level rate differential from ADM 2. Used in the calculation of base premium rate.
Base Premium Rate	42	V9(08)	None	The greater of ((preliminary base rate + additional coverage rate) * multiplicative factor) or designated rate.
Standard Deviation	Internal	V9(08)	Round to 8 decimal places	According to CRC Continuous Rating instructions.
Probability Variable T	Internal	V9(08)	Round to 8 decimal places	Standard Deviation/ (Standard Deviation + 0.33267 * (1-Coverage Level Percent))

Type 11 - Crop Revenue Coverage/Liability/Producer Prem Calculations $_{\tt Edit\ Description}$

Field Name	Field Number	Picture	Rounding	Description
T Factor	Internal	V9(08)	Round to 8 decimal places	0.4361836 * Probability Variable T - 0.1201676 * Probability Variable T ** 2 + 0.937298 * Probability Variable T ** 3
Exponential Factor	Internal	V9(08)	Round to 8 decimal places	(2.71828183) ** (-0.5 * ((1 - Coverage Level Percent) / Standard Deviation) ** 2)
CRC Base Rate	Internal	V9(08)	Round to 8 decimal places	0.398924228 * Coverage Level Percent * (1 - Base Premium Rate) * Exponential Factor * T Factor
Yield Risk	Internal	9(04)V9(04)	Nearest Dollar & Cents	Calculated Yield Risk.
CRC Low Price Factor	Internal	9(04)V9(04)	None	CRC Low Price Factor on ADM-C.
Revenue Risk	Internal	9(04)V9(04)	Nearest Dollar & Cents	Calculated Revenue Risk.
CRC High Price Factor	Internal	9(04)V9(04)	None	CRC High Price Factor on ADM-C.
Price Risk	Internal	9(04)V9(04)	Nearest Dollar & Cents	Calculated Price Risk.
Unit Factor(s)	Internal	9(01)V9(03)	None	The option factor from ADM K for OU and BU, ADM WC for EU. For enterprise the basic unit (BU) factor and enterprise unit (EU) factor (Unit Premium Adjustment Factors) will apply.
Optional Coverage Factor(s)	Internal	9(01)V9(03)	None	If Common Option Codes (Field 46) do not equal spaces, the Option Factor from ADM K. If Common Option Codes are spaces, the Option Coverage Factor(s) = 1.000.
Premium Rate Surcharge %	Internal	9(01)V9(02)	None	If the Premium Rate Surcharge Flag (Field 49) is Y, the Premium Rate Surcharge % = 0.05. If the Premium Rate Surcharge Flag equals spaces, the Premium Rate Surcharge % = 0.00.
Total Premium	55	9(10)	Nearest Whole Dollar	Unsubsidized CRC Risk Premium.

Type 11 - Crop Revenue Coverage/Liability/Producer Prem Calculations $_{\rm Edit\ Description}$

Subsidy Factor	Internal	V9(03)	None	Subsidy factor determined using Exhibit 11-11, page 2.
Subsidy	56	9(10)	Nearest Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	61	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

YIELD REQUIREMENTS/EDITS

Insurance Plans 12, 40, 50, 51 and 73:

None

Insurance Plans 41 and 46:

Yield must match 15 record for approved yield. Yield edits occur in Type 15 record.

Insurance Plans 10 and 30:

Yield must be on the FCI-35 APH Plan Production Guarantee and will edit with the rate class.

If FCI-2 agreement, no edit if written agreement flag and written agreement number.

Insurance Plan 55:

Yield calculation is FCI-35 yield times Coverage Level Factor less minimum payment. Yield edit: Yield must be > 0 and ≤ ADM Yield * Coverage Level Factor.

Insurance Plan 70:

Yield must equal FSA Farm Yield, Yield must be > 0 and fall within ADM yield span.

Insurance Plans 42, 44, 45, 84, 86, 90 and 91:

Yield must match Type 15 record for approved yield. Yield edits occur in the Type 15 record. Yield must be > 0 and fall within ADM1 R-Span rate classification.

Insurance Plan 25:

Yield must match 15 record for approved yield. Yield edits occur in Type 15 record.

Unit Premium Adjustment Factor

Revenue Assurance

Basic Unit (Unit Option Code = 'BU')

Unit Premium Adjustment Factor = 1.000

Optional Unit (Unit Option Code = 'OU')

Unit Premium Adjustment Factor = 1.100

Enterprise Unit (Unit Option Code = 'EU') & Whole Farm Unit (Unit Option Code = 'WU')

Unit Premium Adjustment Factor = 1.000

CRC, Limited APH crops in Limited States & Flue Cured Tobacco in North Carolina

Enterprise Unit (Unit Option Code = 'EU')

Enterprise Units are offered for CRC, limited APH crops in limited states and Flue Cured Tobacco (0229) in North Carolina (plan code 30)

Unit Premium Adjustment Factors are in the Special Provisions on the ADM.

All Other Crops/Insurance Plans

Unit Premium Adjustment Factor must be = 0.000

Whole Farm Discount Factor

All Unit Organizations (Basic, Optional, Enterprise and Whole Farm) must = 1.000

All Other Crops/Insurance Plans

Whole Farm Discount Factor must be = 0.000